

# **METHOD OF FORMING FLASH MEMORIES WITH HIGH COUPLING RATIO AND THE STRUCTURE OF THE SAME**

## **Abstract of the Disclosure**

The flash memory structure includes a substrate having trenches formed therein, a first dielectric layer and a first conductive layer stacked on the substrate. Isolations are formed in the trenches and protruding over the surface of the substrate, wherein the first conductive layer is also protruded over the isolations. A second conductive layer is lying on the surface of the first conductive layer and a second dielectric layer formed thereon. A third conductive layer is formed on the second dielectric layer. The floating gate is consisted of first conductive layer and the second conductive layer.